

0705024

EXHIBIT A

CERTIFICATE SPECIFICATIONS

Insured Member	MARLIN D COLDREN	Certificate Number	4129885
Issue Date	Apr 13 1992	Court Number	1084
Maturity Date	Apr 13 2037	Issue Age	50 Male
Insurance Class	Standard	Certificate Type	Level
Rating Class	Standard	Currency	United States

Schedule of Benefits

Flexible Premium Adjustable Life			
Face Amount	\$20,000.00	Minimum Face Amount	\$20,000.00

Minimum Payment	\$35.00
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Monthly Target Premium	\$43.38	Initial Premium	\$0.00
Planned Monthly Premium	\$43.38		

Guaranteed Minimum Interest Rate 4.00%	Monthly Expense Charges	\$7.00
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Beneficiary as shown in the application unless changed by amendment.

A fee of \$25.00 will be deducted from each partial surrender amount.

Interest in excess of the guaranteed rate will be paid on the portion of the cash value which exceeds any debt under the certificate.

On a surrender, either full or partial, we reserve the right to deduct from the surrendered amount an additional surrender charge not greater than the excess interest credited to the amount surrendered during the 12 months preceding any surrender.

Additional premiums may be required to provide coverage to the maturity date if premiums paid and interest credited are not sufficient to continue coverage to maturity. In addition, if coverage continues to maturity, there may be little or no cash surrender value to be paid at maturity.

Based on guaranteed interest and mortality and assuming all planned premiums are paid, this certificate will expire on Dec 13 2009.

CERTIFICATE SPECIFICATIONS

Riders	First Year Monthly Deduction	Rider Effective Date	Termination Date
Waiver of Monthly Deductions	\$2.06	Apr 13 1992	Apr 13 2002

Table of Monthly Guaranteed

Cost of Insurance Rates Per \$1000

Age	Rate	Age	Rate	Age	Rate	Age	Rate
50	0.8000	62	2.3300	73	6.0900	84	14.8900
51	0.8700	63	2.5600	74	6.6700	85	16.0800
52	0.9600	64	2.8100	75	7.3200	86	17.2700
53	1.0500	65	3.0900	76	7.9900	87	18.4600
54	1.1600	66	3.3700	77	8.6800	88	19.7700
55	1.2700	67	3.6700	78	9.3700	89	21.0900
56	1.4000	68	3.9800	79	10.0900	90	22.4300
57	1.5200	69	4.3100	80	10.8600	91	23.8200
58	1.6600	70	4.6800	81	11.7100	92	25.3300
59	1.8000	71	5.0900	82	12.6700	93	27.3100
60	1.9600	72	5.5600	83	13.7400	94	29.9400
61	2.1300						